

CLAIMS

What is claimed is:

1. A cashless method of pari-mutuel wagering comprising:
providing a gaming terminal at an establishment, the gaming terminal configured for a
player to place a pari-mutuel wager on an event;
presenting a house card associated with a monetary account to a card reader in
communication with the gaming terminal;
accessing at least a portion of funds of the monetary account for use at the gaming terminal;
placing a pari-mutuel wager at the gaming terminal on an event using the at least a portion of
the funds; and
placing a purchase using the house card at the establishment using at least another portion of
the funds.
2. The method according to claim 1, wherein placing the purchase using the house card
is effected before placing the pari-mutuel wager.
3. The method according to claim 1, wherein placing the purchase using the house card
is effected after placing the pari-mutuel wager.
4. The method according to claim 1, further comprising using the house card to access a
secure area at the establishment.
5. The method according to claim 1, further comprising using the house card to access
an informational display at the establishment.
6. The method according to claim 1, further comprising adding additional funds to the
monetary account.

7. The method according to claim 1, wherein accessing the at least a portion of funds comprises sending a request for allocation of the at least a portion of funds to a remote computer in communication with the card reader.
8. The method according to claim 7, wherein accessing the at least a portion of funds further comprises receiving the at least a portion of funds requested from an authorization sent to the gaming terminal from the remote computer.
9. The method according to claim 1, further comprising updating the monetary account with winnings from the result of the pari-mutuel wager.
10. The method according to claim 1, further comprising selecting the house card from the group consisting of a smart card, a magnetic strip card, a radio frequency identification transmitter, and a card encoded with a bar code or other coded indicia.
11. The method according to claim 1, further comprising selecting the house card to have a predenominated amount of funds.
12. The method according to claim 1, further comprising removing the house card prior to placing the pari-mutuel wager.
13. The method according to claim 1, further comprising verifying the identity of the player prior to the player obtaining the funds.
14. The method according to claim 12, further comprising using a personal identification number, a key, a smart card, an electronic button for entering a personal identification number in a user interface of the gaming terminal, a finger print imaging device, or a retinal scan to verify the identity of the player.

15. The method according to claim 1, wherein accessing at least a portion of funds of the monetary account for use at the gaming terminal further comprises requesting a specific amount of funds as determined by the player.
16. The method according to claim 1, further comprising selecting the event to be a sporting event.
17. The method according to claim 1, further comprising forwarding information regarding the outcome of the pari-mutuel wager over a communication link.
18. The method according to claim 17, wherein forwarding information comprises sending the information using text messaging.
19. The method according to claim 17, wherein forwarding information comprises sending the information using email.
20. The method according to claim 1, further comprising selecting the house card to be associated with a first monetary account and with a second monetary account associated with a debit card account or credit card account, and using at least a portion of the funds from the first monetary account to place the pari-mutuel wager.
21. The method according to claim 20, further comprising crediting the first monetary account when a purchase is placed using funds from the second monetary account.
22. The method according to claim 21, further comprising selecting the funds from the first monetary account to be only available for use at the establishment.
23. The method according to claim 20, further comprising transferring funds between the first monetary account and the second monetary account.

24. A cashless method of pari-mutuel wagering comprising:
providing a gaming terminal at an establishment, the gaming terminal configured for a
player to place a pari-mutuel wager on an event;
presenting a credit card or debit card associated with a monetary account to a card reader in
communication with the gaming terminal;
accessing at least a portion of funds of the monetary account for use at the gaming terminal;
placing a pari-mutuel wager at the gaming terminal on an event using the at least a portion of
the funds; and
placing a purchase using the credit card or debit card at the establishment using at least
another portion of the funds.
25. The method according to claim 24, wherein placing the purchase using the credit
card or the debit card is effected before placing the pari-mutuel wager.
26. The method according to claim 24, wherein placing the purchase using the credit
card or the debit card is effected after placing the pari-mutuel wager.
27. The method according to claim 24, further comprising selecting the gaming terminal
to include the card reader.
28. The method according to claim 24, further comprising updating the monetary
account with winnings from the result of the pari-mutuel wager.
29. The method according to claim 24, further comprising removing the credit card or
the debit card prior to placing the pari-mutuel wager.
30. The method according to claim 24, further comprising verifying the identity of the
player prior to the player obtaining the funds.

31. The method according to claim 30, further comprising using a personal identification number, a key, a smart card, an electronic button for entering a personal identification number in a user interface of the gaming terminal, a finger print imaging device, or a retinal scan to verify the identity of the player.

32. The method according to claim 24, wherein accessing the at least a portion of funds comprises sending a request for an allocation of the at least a portion of funds to a remote computer in communication with the card reader.

33. The method according to claim 32, wherein accessing the at least a portion of funds further comprises the remote computer forwarding the request to an electronic funds transfer system.

34. The method according to claim 33, wherein accessing the at least a portion of funds further comprises the electronic funds transfer system forwarding the request to a credit issuing system.

35. The method according to claim 32, wherein accessing the at least a portion of funds further comprises receiving the at least a portion of funds requested from an authorization sent to the gaming terminal from the remote computer.

36. The method according to claim 24, further comprising selecting the event to be a sporting event.

37. The method according to claim 24, further comprising forwarding information regarding the outcome of the pari-mutuel wager over a communication link.

38. The method according to claim 37, wherein forwarding information comprises sending the information using text messaging.

39. The method according to claim 37, wherein forwarding information comprises sending the information using email.
40. A cashless method of pari-mutuel wagering comprising:
inputting a unique identifier associated with a monetary account over a communication link with a remote computer;
accessing at least a portion of funds from the monetary account;
placing a pari-mutuel wager over the communication link on an event using the at least a portion of the funds; and
placing a purchase of goods or services sold at the establishment over the communication link using another portion of the funds.
41. The method according to claim 40, wherein inputting the unique identifier comprises inputting an account number using a touch tone telephone.
42. The method according to claim 41, further comprising inputting a unique secondary identifier number using the touchtone telephone.
43. The method according to claim 40, wherein placing the pari-mutuel wager over the communication link comprises inputting the pari-mutuel wager using a touch tone telephone.
44. The method according to claim 40, wherein placing the pari-mutuel wager over the communication link comprises inputting a code corresponding to a specific pari-mutuel gaming establishment.
45. The method according to claim 40, wherein inputting the unique identifier comprises inputting an account number into a user interface of a website that communicates with the remote computer.

46. The method according to claim 45, further comprising inputting a unique secondary identifier into the user interface of the website that communicates with the remote computer.
47. The method according to claim 45, further comprising placing a purchase of at least one item sold by the establishment.
48. The method according to claim 40, further comprising selecting the monetary account to be associated with a house card.
49. The method according to claim 48, further comprising adding funds to the monetary account associated with the house card.
50. The method according to claim 48, further comprising selecting the house card to have a predenominated amount of funds.
51. The method according to claim 40, further comprising selecting the account to be associated with a debit or credit card.
52. The method according to claim 40, further comprising updating the monetary account with winnings from the result of the pari-mutuel wager.
53. The method according to claim 40, further comprising verifying the identity of the player prior to the player obtaining the funds.
54. The method according to claim 40, further comprising selecting the house card from the group consisting of a smart card, a magnetic strip card, a radio frequency identification transmitter, and a card encoded with a bar code or other coded indicia.

55. The method according to claim 40, further comprising selecting the house card to be associated with a first monetary account and a second monetary account associated with a debit card account or credit card account and using at least a portion of the funds from the first monetary account to place the pari-mutuel wager.

56. The method according to claim 55, further comprising crediting the first monetary account when a purchase is placed using funds from the second monetary account.

57. The method according to claim 56, further comprising selecting the funds from the first monetary account to be only available for use at the establishment.

58. The method according to claim 55, further comprising transferring funds between the first monetary account and the second monetary account.